

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GREGORY T. CERCONI  
MARK S. HANDZES  
Debtor(s)

Case No. 14-24604CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2014.
- 2) The plan was confirmed on 12/24/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/02/2015, 10/10/2017, 05/10/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/03/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$101,513.47.
- 10) Amount of unsecured claims discharged without payment: \$44,823.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$124,569.28
Less amount refunded to debtor	\$2,372.66

**NET RECEIPTS:** **\$122,196.62**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,058.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,458.16**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING D/B/A GM FINANCIAL	Priority	NA	8,643.58	0.00	0.00	0.00
ACAR LEASING LTD D/B/A GM FINANCIAL	Priority	9,016.00	0.00	9,079.29	9,079.29	0.00
ACAR LEASING LTD D/B/A GM FINANCIAL	Priority	0.00	0.00	0.00	0.00	0.00
ACAR LEASING LTD D/B/A GM FINANCIAL	Unsecured	0.00	2,885.73	2,885.73	44.76	0.00
ALLY FINANCIAL(*)	Priority	7,308.84	7,985.52	8,383.84	8,383.84	0.00
ALLY FINANCIAL(*)	Priority	NA	0.00	0.00	0.00	0.00
ASSOCIATES IN GASTROENOLGY	Unsecured	343.00	NA	NA	0.00	0.00
BEAVER VALLEY FOOT CLINIC	Unsecured	2,775.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRON	Unsecured	795.00	693.85	693.85	10.76	0.00
CAPITAL ONE NA**	Unsecured	3,143.00	3,176.81	3,176.81	49.27	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,495.00	1,579.44	1,579.44	24.50	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	2,557.00	2,761.44	2,761.44	42.83	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	2,202.00	2,321.45	2,321.45	36.01	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	2,663.00	2,675.82	2,675.82	41.50	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	1,939.00	2,269.55	2,269.55	35.20	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,560.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,000.00	3,098.39	3,098.39	48.06	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	600.00	645.58	645.58	10.01	0.00
DISCOVER BANK(*)	Unsecured	5,020.00	5,021.24	5,021.24	77.88	0.00
FIRST NATIONAL BANK OF OMAHA(	Unsecured	1,758.00	1,824.96	1,824.96	28.31	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	124,466.00	125,569.64	0.00	61,145.55	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	1,123.51	1,123.51	1,123.51	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,160.00	1,227.28	1,227.28	19.04	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	250.00	292.89	292.89	4.54	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	673.00	673.52	673.52	10.45	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	4,700.00	4,792.29	4,792.29	74.33	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	745.00	748.49	748.49	11.61	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	625.00	627.76	627.76	9.74	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,214.00	1,224.95	1,224.95	19.00	0.00
SANTANDER CONSUMER USA**	Priority	NA	17,365.64	0.00	15,270.84	0.00
SANTANDER CONSUMER USA**	Priority	NA	19,996.20	0.00	15,311.01	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STERLING JEWELERS INC DBA JARE	Secured	1,787.00	1,810.28	1,810.28	1,810.28	0.00
TD BANK USA NA**	Unsecured	990.00	1,053.29	1,053.29	16.34	0.00
UPMC PASSAVANT HOSPITAL	Unsecured	1,165.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$61,145.55	\$0.00
Mortgage Arrearage	\$1,123.51	\$1,123.51	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,810.28	\$1,810.28	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,933.79</b>	<b>\$64,079.34</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,463.13	\$48,044.98	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,463.13</b>	<b>\$48,044.98</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,594.73</b>	<b>\$614.14</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,458.16</u>	
Disbursements to Creditors	<u>\$112,738.46</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$122,196.62</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.